

**For Montgomery County Government (MCG) &
Participating Agency Employees**



Open Enrollment for 2015:

October 20, 2014 at 8:00 am to November 7, 2014 at 5:00 pm ET

Open Enrollment is the time of year you can enroll in, change or cancel health and life insurance for yourself and your dependents. It's also the time to enroll or re-enroll in a Flexible Spending Account (FSA) for 2015, review your benefits package online and learn more about the potential savings offered by your plans. Any changes made during this fall's Open Enrollment will take effect January 1, 2015. This flyer provides a general overview of Open Enrollment for 2015; for details, visit the online Open Enrollment Home Page.

Visit the Open Enrollment Home Page

Available beginning October 20, 2014:

1. Go to www.montgomerycountymd.gov/ohr
2. Click "Open Enrollment"
3. Click the applicable Home Page



It's easy to make your changes online

You can make your Open Enrollment changes online at home or work through the Self-Service Benefits link located on the Open Enrollment Home Page. Note that the system is open 24/7 except for occasional system updates and every Friday from 7:00 p.m. to midnight for maintenance.

No changes after reading your Open Enrollment materials and 2015 rates?

Unless you want to enroll or re-enroll in an FSA for 2015, you do not need to do anything except go online and print your 2015 confirmation statement for your records. Remember, if you elected an FSA for 2014, your participation will *not* carry over into 2015. Not a current participant? Learn more about the tax saving benefits offered by FSAs by visiting the Open Enrollment Home Page. Note that the Health Care FSA is to be used for the medical expenses of yourself and dependents; the Dependent Care FSA can only be used for dependent care costs for dependents up to age 13 or for elder care, not for medical expenses.

Deadline for OHR to receive all changes, supporting documentation and paperwork:



Friday, November 7, 2014 at 5:00 p.m. ET

Important: This deadline also applies to required forms and additional documentation outlined in this flyer (see the chart, "Required forms and additional documentation" on page 3). Submissions received after the deadline will not be accepted or processed.

Participating agency employees: Depending on your employer, not all of the benefits in this flyer may apply. For details, contact your employer's Human Resources representative.

What's new?

➔ Group insurance rates to increase for 2015:

Rates (premiums) for 2015 will increase an average of 7.1% across all plans. Beginning October 20th, 2015 rate information will be available on your Open Enrollment Home Page as well as the Health Insurance Rates Comparison Estimator for you to compare 2014 and 2015 rates.

➔ New Flexible Spending Account (FSA) plan administrator and FSA card for 2015:

For details, see page 5.

➔ New life insurance plan carrier for 2015 and special opportunity to enroll or increase Optional Life Insurance:

For details, see page 6.



What's available on the Open Enrollment Home Page?

Beginning October 20, 2014, visit www.montgomerycountymd.gov/ohr and click "Open Enrollment" to access:

- ➔ Self-Service Benefits Online System and Online Instructions
- ➔ Your Open Enrollment Guide (read carefully), forms and documentation requirements
- ➔ 2015 rates, as well as calculators to help you compare 2014 and 2015 rates, review your life insurance needs and compare the Caremark Prescription plans to see which works best for you
- ➔ Health and life insurance resource list (phone numbers and websites)

Your eligible dependents

Below are eligible dependents whom you may enroll in your medical, prescription drug, dental and/or vision plans. To change your dependent coverage, you may need to provide certain documentation (see page 3). If a dependent is no longer eligible (for example, your ex-spouse), remove him or her from your coverage since you must pay 100% of the claims expenses for any ineligible dependent who remains on the plan.

Can I enroll or maintain coverage for my...?

Spouse or Domestic Partner*	If we are legally married? If my domestic partner is registered with the County?*	Yes Yes
	If we are divorced or the domestic partnership* has dissolved?	No
Children	Who are my biological, legally adopted, stepchildren, children of a domestic partner or children under my legal custody <i>and</i> who are: <ul style="list-style-type: none">• Under age 26?• Age 26 and over? (unless incapable of self-support)	Yes No
Relatives	Who are my sisters, brothers, parents or parents-in-law? Who are my grandparents, grandchildren, aunts, uncles, cousins, nieces or nephews?	No No

**Domestic partners:* For information regarding eligibility, possible tax consequences and required documentation, review the Domestic Partner Enrollment Packet available through the online Open Enrollment Home Page.

How to log on to Self-Service Benefits

- ➔ Go to www.montgomerycountymd.gov/ohr and click "Open Enrollment."
- ➔ Select the applicable Open Enrollment Home Page.
- ➔ Click the "Link to Self-Service Benefits."
- ➔ Follow the steps to log on and make changes.
- ➔ Print your online 2015 confirmation statement.
- ➔ If additional paperwork is required (see chart below), enclose a copy of your online 2015 confirmation statement and:



<p><i>Fax to:</i> 240-777-5131</p>	<p><i>Mail to:</i> OHR Health Insurance Team Office of Human Resources 101 Monroe St - 7th Floor Rockville, MD 20850</p>
----------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------

Required forms and additional documentation

<i>If you want to...</i>	<i>You need to make your changes online <u>and</u> submit by the November 7th deadline:</i>
Enroll in CareFirst BCBS POS	BCBS POS Primary Care Physician (PCP) Selection Form ⇒ <i>This form is not required for POS Out-of-Area members</i>
Add a dependent	<ul style="list-style-type: none"> • <i>Spouse</i>: Official State Marriage Certificate (certified by appropriate State or County Official) • <i>Domestic Partner</i>: County's Domestic Partner Affidavit • <i>Biological Child</i>: State Birth Certificate* • <i>Adopted Child</i>: Copy of Adoption or Placement for Adoption Papers. • <i>Step Child</i>: State Birth Certificate*, Marriage Certificate and Divorce Decree or Custody Papers • <i>Disabled Child</i>: Medical plan verification of disability prior to age 26 • <i>Legal Custody</i>: Copy of Court Order granting legal custody <p>* Must show member or spouse/domestic partner as parent</p>
Delete a dependent	No additional form or documentation is needed
Enroll in/increase Optional Life	Minnesota Life's Evidence of Coverage form, which, <i>if applicable</i> , will be mailed to you <u>after Open Enrollment ends; please complete/return immediately upon receipt.</u>

For forms and information on how to obtain missing dependent documentation: Go to your Open Enrollment Home Page at www.montgomerycountymd.gov/OHR; click "Open Enrollment."

Special events schedule for employee Open Enrollment



Date		Time	Key Date / Event	Details
Week of 10/13			Open Enrollment materials mailed	Includes what's new for 2015 and important steps to follow if you want to make changes for 2015.
10/20			Open Enrollment begins	First day to submit health insurance changes for 2015.
10/20 –11/7	Weekdays 10:00 am – 12:00 pm & 1:00 – pm 3:00 pm		Computer assistance available <i>Executive Office Building Office of Human Resources 7th Floor; Rockville, MD</i>	If you want to make changes for 2015 using the Self-Service Benefits online system and need assistance, stop by during one of the specified times shown left. Be sure to bring your online County user name and password.
10/25 (Saturday)	10:00 am – 2:00 pm		<i>Council Office Building Auditorium; Rockville, MD</i>	
10/22	10:00 am – 1:00 pm		Open Enrollment Q&A <i>Gaithersburg/Rockville RideOn; 16624 Crabbs Branch Way; Rockville, MD</i>	Have an Open Enrollment question? Drop by for assistance from a member of the OHR Health Insurance Team.
10/23	1:00 pm – 2:30 pm		Open Enrollment Presentation <i>Council Office Building Auditorium; Rockville, MD</i>	Everything you need to know about Open Enrollment, presented by the OHR Health Insurance Team.
10/28 & 11/3	11:00 am – 2:00 pm		Open Enrollment Fairs <i>Executive Office Building Cafeteria; Rockville, MD</i>	Plan representatives for the County's plans, as well as OHR Health Insurance Team members, will be available onsite to answer questions.
10/28 & 11/3	11:30 am (1 hour)		Caremark Prescription Seminars <i>Council Office Building Auditorium; Rockville, MD</i>	Caremark representatives will present plan details and cost saving information. A copy of the presentation will be available online on the Open Enrollment Home Page.
10/29	10:00 am – 1:00 pm		Open Enrollment Q&A <i>Nicholson Court RideOn; 4925 Nicholson Ct; Kensington, MD</i>	Have an Open Enrollment question? Drop by for assistance from a member of the OHR Health Insurance Team.
10/30	10:00 am – 11:30 am		Open Enrollment Presentation <i>Council Office Building Auditorium; Rockville, MD</i>	Everything you need to know about Open Enrollment, presented by the OHR Health Insurance Team.
11/5	10:00 am – 1:00 pm		Open Enrollment Q&A <i>Silver Spring RideOn; 8710 Brookville Rd; Silver Spring, MD</i>	Have an Open Enrollment question? Drop by for assistance from a member of the OHR Health Insurance Team.
11/7	5:00 pm ET		Open Enrollment ends	LAST DAY to submit health insurance changes for 2015; all changes and paperwork/documentation must be <u>received</u> by 5:00 pm ET.



For Montgomery County Government (MCG) and
Participating Agency Employees



Important Changes for 2015



- **New Flexible Spending Account (FSA) Administrator**
 - **New Health Care FSA Card**
 - **New Life Insurance Plan Carrier**
- **Special Opportunity to Enroll or Increase Optional Life Insurance**

About the FSA changes

As announced in the Open Enrollment Preview mailed to homes earlier this month, the County requests formal bids from group insurance carriers to ensure the best prices and services every three to five year. As a result of recent bids, Benefit Strategies will replace ADP/SHPS as the County's administrator for both the Dependent Care and Health Care FSAs. In December, employees who elect or re-elect an FSA for 2015 during Open Enrollment (as well as those who elected an FSA for 2014) will receive information on where to send claims, how to register for an account, and more.

Also, employees who elect or re-elect the Health Care FSA for 2015 will have the option of using a Health Care FSA card when requesting reimbursement for qualified health care expenses. It's an easy, automatic way to pay that enables you to electronically access your before-tax contributions you set aside in your Health Care FSA. You will be able to use the card to pay for IRS-qualified expenses directly at the point of sale or when paying a bill. Details will be available on your Open Enrollment Home Page, and Open Enrollment seminars (see page 4) will explain how to use this convenient new card.



Two important FSA reminders

If you elected an FSA for 2014, your participation will *not* carry over into 2015. To participate in 2015, you must re-elect your FSA during this fall's Open Enrollment. Also, note that the Health Care FSA is to be used for the medical expenses of yourself and dependents; the Dependent Care FSA can only be used for dependent care costs for dependents up to age 13 or for elder care, *not for medical expenses*.

Not a current participant?

Learn more about the tax-saving benefits of FSAs by visiting the Open Enrollment Home Page beginning October 20th!

More news on next page...

About the life insurance changes

Also as announced previously, as a result of recent bids, Minnesota Life will replace Prudential as the County's life insurance carrier. For this fall's Open Enrollment period only, there will be no medical underwriting requirements if you want to enroll for the first time or increase your Optional Life Insurance coverage up to the lesser of a) four times your basic annual earnings, or b) \$400,000 (the maximum coverage that will be guaranteed without underwriting). Coverage of five to eight times basic annual earnings will still require that you complete an Evidence of Insurability (EOI) form and have it approved by Minnesota Life.

Example 1: John's basic annual earnings are \$49,765.

- John wants four times his basic annual earnings in Optional Life Insurance coverage (\$199,060).
- He will not need to complete an EOI form, and will be guaranteed Optional Life Insurance coverage at \$200,000 (which is \$199,060 rounded up to nearest thousand dollars in coverage) with no underwriting required.



Example 2: Sally's basic annual earnings are \$100,765.

- Sally wants four times her basic annual earnings in Optional Life Insurance coverage (\$403,060).
- Her elected amount exceeds the guaranteed issue limit of \$400,000 and would therefore be set to the next highest multiple of basic annual earnings that does not exceed that limit. In this case, that would be three times her basic annual earnings (\$303,000, which is \$302,295 rounded up to the nearest thousand dollars in coverage).
- She will need to complete an EOI form for the additional one times basic annual earnings (\$101,000), but will be guaranteed three times basic annual earnings (\$303,000) with no underwriting required.

Example 3: Maria's basic annual earnings are \$52,344.

- Maria wants six times her basic annual earnings in Optional Life Insurance coverage (\$314,064).
- She will need to complete an EOI form for an amount of coverage over four times her basic annual earnings (\$104,688) but will be guaranteed four times her basic annual earnings (\$210,000, which is \$209,376 rounded to the nearest thousand dollars in coverage) with no underwriting required.
- The additional two times basic annual earnings she is requesting (\$105,000, which is \$104,688 rounded up to the nearest thousand dollars in coverage) will require her to complete an EOI.

Other important items to note

- If you are required to complete an EOI form, you will receive a mailing from Minnesota Life after Open Enrollment ends detailing what you need to do.
- The maximum amount of Optional Life Insurance that you can carry is \$1 million, regardless of your coverage level.
- Optional Life Insurance coverage ends at age 70.

The County expects to continue its group insurance plans, but it is the County's position that there is no implied contract to do so. The County reserves the right to change or discontinue any terms of the plans, subject to applicable laws and collective bargaining agreements. The County may amend the plans, either prospectively or retroactively, as required by Federal or State law. In the event of a conflict between these Open Enrollment flyers, the County Code and/or the Summary Description, the County Code and then the Summary Description will govern.

Distributed October 2014